



澳門大學
UNIVERSIDADE DE MACAU

成績單
Certificado de Habilidades
Transcript

PAGE 1 OF 3

COURSE CODE	COURSE TITLE	CREDIT UNITS	GRADE
FIRST SEMESTER, ACADEMIC YEAR 2005/2006			
CBIS100	INTRODUCTION TO COMPUTING	3.00	B+
CHIN106	GENERAL CHINESE I	3.00	B
ECIF101	INTRODUCTION TO MICROECONOMICS	3.00	B-
ENGL022	PRACTICAL ENGLISH IA - BASIC SKILLS I	3.00	B-
MGMT100	INTRODUCTION TO BUSINESS	3.00	B
MSOR100	BUSINESS MATHEMATICS	3.00	B
SECOND SEMESTER, ACADEMIC YEAR 2005/2006			
CBIS111	COMPUTER APPLICATIONS	3.00	B-
CHIN107	GENERAL CHINESE II	3.00	B+
ECIF100	INTRODUCTION TO MACROECONOMICS	3.00	B
ENGL023	PRACTICAL ENGLISH IA - BASIC SKILLS II	3.00	B
MGMT102	PRINCIPLES OF MANAGEMENT	3.00	B-
MSOR103	SURVEY CALCULUS	3.00	A-
PORT192	PORTUGUESE LANGUAGE I	3.00	B+
FIRST SEMESTER, ACADEMIC YEAR 2006/2007			
ACCT200	PRINCIPLES OF ACCOUNTING I	3.00	B+
CBIS250	INFORMATION MANAGEMENT CONCEPTS	3.00	B
ECIF201	INTERMEDIATE MICROECONOMICS	3.00	A-
EDPE115	PHYSICAL EDUCATION - TENNIS	1.00 *	P
MGMT202	BUSINESS COMMUNICATIONS I	3.00	B-
MGMT230	BUSINESS LAW I	3.00	C
MSOR210	STATISTICS I	3.00	A-
SECOND SEMESTER, ACADEMIC YEAR 2006/2007			
ACCT201	PRINCIPLES OF ACCOUNTING II	3.00	A-
ECIF200	INTERMEDIATE MACROECONOMICS	3.00	A-
MGMT203	BUSINESS COMMUNICATIONS II	3.00	B-

*** PAGE 2 FOLLOWS ***

20 July 2009

Pang Cyp. cy

Date

Registrar

Official Stamp



No:169185



澳門大學
UNIVERSIDADE DE MACAU

STUDENT NO. : B-A5-0317-0
 NAME : ZHOU ZHAO ZHAO
 CURRENT STATUS : GRADUATED
 ADMISSION STATUS : FIRST YEAR
 ADMISSION DATE : 01 SEP. 2005
 ACADEMIC UNIT : FACULTY OF BUSINESS ADMINISTRATION
 PROGRAMME : BACHELOR DEGREE PROGRAMME
 MAJOR : ACCOUNTING

成績單
Certificado de Habilidades
Transcript

PAGE 2 OF 3

COURSE CODE	COURSE TITLE	CREDIT UNITS	GRADE
MGMT231	BUSINESS LAW II	3.00	A-
MKTG202	PRINCIPLES OF MARKETING	3.00	B+
MSOR211	STATISTICS II	3.00	A
PORT193	PORTUGUESE LANGUAGE II	3.00	B
FIRST SEMESTER, ACADEMIC YEAR 2007/2008			
ACCT303	COST ACCOUNTING	3.00	A-
ACCT306	INTERMEDIATE ACCOUNTING I	3.00	C
ACCT310	ACCOUNTING INFORMATION SYSTEMS	3.00	C+
FINC300	FINANCIAL MANAGEMENT I	3.00	B+
MGMT318	HUMAN RESOURCE MANAGEMENT	3.00	B
MKTG332	BUSINESS TO BUSINESS MARKETING	3.00	B
MSOR330	OPERATIONS RESEARCH I	3.00	A
SECOND SEMESTER, ACADEMIC YEAR 2007/2008			
ACCT302	MANAGEMENT ACCOUNTING	3.00	A
ACCT307	INTERMEDIATE ACCOUNTING II	3.00	B+
ACCT320	PUBLIC SECTOR ACCOUNTING	3.00	B
ECIF413	EUROPEAN ECONOMY	3.00	A-
FINC301	FINANCIAL MANAGEMENT II	3.00	B+
MGMT317	STRATEGIC MANAGEMENT	3.00	A
MSOR331	OPERATIONS RESEARCH II	3.00	A
FIRST SEMESTER, ACADEMIC YEAR 2008/2009			
ACCT400	ADVANCED FINANCIAL ACCOUNTING	3.00	B
ACCT412	DESIGN OF MANAGEMENT CONTROL SYSTEMS	3.00	A
ACCT430	AUDITING I	3.00	A-
ACCT440	TAXATION IN MACAU AND HONG KONG	3.00	B
MGMT402	APPLIED BUSINESS PROJECT I	3.00	B+
MKTG472	LOGISTICS, DISTRIBUTION AND SUPPLY CHAIN MANAGEMENT	3.00	B-

*** PAGE 3 FOLLOWS ***

20 July 2009

Date

Registrar

Official Stamp

Pang C.Y.



No:169186



澳門大學
UNIVERSIDADE DE MACAU

成績單
Certificado de Habilidades
Transcript

PAGE 3 OF 3

COURSE CODE	COURSE TITLE	CREDIT UNITS	GRADE
SECOND SEMESTER, ACADEMIC YEAR 2008/2009			
ACCT308	INTERMEDIATE ACCOUNTING III	3.00	A
ACCT401	ACCOUNTING THEORY	3.00	A-
ACCT431	AUDITING II	3.00	A-
ACCT441	INTERNATIONAL TAXATION	3.00	B
MGMT403	APPLIED BUSINESS PROJECT II	3.00	B
* NOT COUNTED TOWARDS THE GRADE POINT AVERAGE.			

CUMULATIVE GPA (CGPA) :	3.24		
TOTAL CREDITS EARNED AT UM :	154.00		
TOTAL CREDITS EXEMPTED :	0.00		
TOTAL CREDITS WAIVED :	0.00		
TOTAL CREDITS GAINED :	154.00		
BACHELOR OF BUSINESS ADMINISTRATION CONFERRED 01 JULY 2009			

<u>ACADEMIC HONOURS :</u>	<u>DEAN'S HONOUR LIST</u>		
ACADEMIC YEAR 2006/2007 SECOND SEMESTER			
ACADEMIC YEAR 2007/2008 SECOND SEMESTER			
ACADEMIC YEAR 2008/2009 SECOND SEMESTER			
*** END OF RECORD ***			
STUDENT COPY			

20 July 2009

Date

Registrar

Official Stamp



No: 169187



澳門大學
UNIVERSIDADE DE MACAU

Grading System and Graduation Honours for Bachelor's Degree Programme

A. Grading System

Grade	Grade Point		Percentage
A	4.0	(Excellent)	93 - 100
A-	3.7	(Very Good)	88 - 92
B+	3.3		83 - 87
B	3.0	(Good)	78 - 82
B-	2.7		73 - 77
C+	2.3		68 - 72
C	2.0	(Average)	63 - 67
C-	1.7		58 - 62
D+	1.3		53 - 57
D	1.0	(Pass)	50 - 52
F	0	(Fail)	Below 50
I	0	(Incomplete)	
W	0	(Withdrawal)	
T	0	(Audit)	
X	0	(Exempt)	
DX	0	(Deferred Result)	
CW	0	(Course Waiver)	
P	0	(Pass)	
NP	0	(Fail)	

Letter grades are official grades. The grade point system (0-4) is used for the purpose of calculating GPA. Percentage is for reference only.

B. Honours Classification (This Honours Classification is only applied to students admitted before academic year 2004/2005.)

1st Class: Cumulative GPA of 3.70 to 4.00

2nd Class Upper Division: Cumulative GPA of 3.20 to 3.69

2nd Class Lower Division: Cumulative GPA of 2.50 to 3.19

3rd Class: Cumulative GPA of 2.00 to 2.49

C. Academic Honours

The Rector's Honour List is compiled on the Dean's recommendation and a place on the list is awarded to the best student in each academic unit. To be eligible for the Rector's Honour List, a student must achieve a GPA of 3.5 or higher in both semesters of that year.

A place on the Dean's Honour List is awarded to full-time students in the relevant semester who achieve a GPA of 3.3 or better in that semester.



B-A5-0317-0

UNIVERSITY OF MACAU

中國澳門氹仔徐日昇寅公馬路 AV. PADRE TOMÁS PEREIRA, TAIPA, MACAU, CHINA
電話 Tel.: 2883 1622 傳真 Fax.: 2883 1694

澳門大學 格式六
UM - Modelo 6

A-4 規格印件 2008 年 5 月
Formato A-4 Imp. Mai. 2008

福建省高中会考

成绩证书



福建省 2005 届三明第二中学，学生 周钊昭，

性别 女，参加全省高中会考，成绩合格，特发此证。

会考号：025901323

身份证号：350427198607140025

会考科目及成绩等第如下：

科 目	等 第	科 目	等 第
地 理	优秀	历 史	优秀
信息 技术	优秀	物 理	优秀
化 学	优秀	生 物	优秀
政 治	优秀	物理实验	合格
化学实验	合格	生物实验	合格
劳动技能	合格		

福建省高中会考办公室

2005 年 5 月

Deloitte.

德勤

德勤 · 關黃陳方會計師行
澳門殷皇子大馬路43-53A號
澳門廣場19樓H-N座

Deloitte Touche Tohmatsu
19/F The Macau Square Apartment H-N
43-53A Av. do Infante D. Henrique
Macau

電話 : +853 2871 2998
傳真 : +853 2871 3033
電子郵件 : macau@deloitte.com.hk
www.deloitte.com/cn

Tel: +853 2871 2998
Fax: +853 2871 3033
Email: macau@deloitte.com.hk
www.deloitte.com/cn

7 January 2009

The Registrar
CPA Australia
Present

Dear Sirs,

RE : MS ZHOU, ZHAO ZHAO KIRA

This is to certify that Ms Zhou has been employed by our Firm since 12 October 2009. She joined our Audit Department as Associate.

In her capacity as Associate, Ms Zhou is responsible for audit testing of profit and loss account and balance sheet items on small to medium sized engagements under the direction of an Accountant-in-charge.

We shall be grateful if you could process her application accordingly.

Yours faithfully,
For & on behalf of
DELOITTE TOUCHE TOHMATSU

Belinda Wong
Manager - Human Resources

BEW\mh



澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

30 May, 2012

Our Ref : HR/132/2012

TO WHOM IT MAY CONCERN

This is to certify that Ms. Zhou Zhaozhao, holder of BIR No. 1449432(2) was employed by our bank from 22 March 2011 to 31 May 2012. Her last position was Officer of Management Internal Control Department.

She resigned of her own accord, and we wish her every success in her future career.

For and on behalf of

LUSO INTERNATIONAL BANKING LTD


Elsa Chan

Head of
Human Resources Department



EC/sh



澳門大學
UNIVERSIDADE DE MACAU

Scholarship Certificate

Ms. Zhou Zhao Zhao (Student No. B-A5-0317-0), majoring in Accounting in the Faculty of Business Administration is awarded Venetian Cotai Limited Fellowship for outstanding academic achievement in the academic year of 2008/2009.

A handwritten signature in blue ink, appearing to read "Zhao Wei".

Wei Zhao, Rector



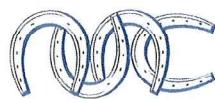
澳門大學
UNIVERSIDADE DE MACAU

Scholarship Certificate

Ms. Zhou Zhao Zhao (Student No. B-A5-0317-0), majoring in Accounting in the Faculty of Business Administration, is awarded Venetian Cotai Limited Fellowship for outstanding academic achievement in the academic year of 2007/2008.

A handwritten signature in blue ink, which appears to read "Rui Paulo da Silva Martins".

Rui Paulo da Silva Martins, Acting Rector



澳門賽馬有限公司
COMPANHIA DE CORRIDAS DE CAVALOS DE MACAU, S.A.R.L.
MACAU HORSE RACING COMPANY, LIMITED

敬啟者：

本公司舉辦之「2008/2009 年度慈善助學金」，承來函申請，經評審委員會審批後，現通知 台端已成功獲得本公司助學金 MOP20000。

請 台端於下列時間出席由澳門賽馬會主辦之「澳門賽馬會慈善助學金」頒獎典禮。(父母不需出席)

頒獎典禮日期 : 2008 年 10 月 30 日 (星期四)
到場時間 : 下午 4:00 至 5:00
地點 : 澳門賽馬會
賽事大樓一樓打吡廳 (氹仔南新花園對面)
注意事項 : 請得獎學生穿著整齊服裝出席
必須攜帶之文件: (1) 身份証
 (2) 學生證
 (3) 本函

請收到此信後於下列時間致電本會確認是否出席典禮。

時間 : 上午 9:30 – 1:00
 下午 2:30 – 5:30
聯絡人 : 余先生或盧小姐 電話 : 83977213

此致
周劍昭同學 台鑾
(大學組)

澳門賽馬會慈善助學金評委會
二零零八年十月廿三日

Seng Heng Bank Limited
Banco Seng Heng, S.A.

24/10/2008

BAU

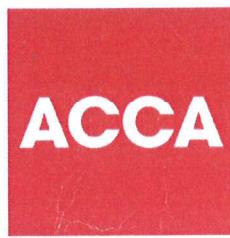
Date of issue: Mar/08

誠興銀行

MACAU HORSE RACING COMPANY LIMITED

MOP\$ 20,000.00

2008年10月21日 107M10021 112100M0021#



This is to certify that

Zhou Zhao Zhao

has been awarded

the Association of Chartered Certified Accountants (Hong Kong) Scholarship

in commendation of

her outstanding academic achievements

in her studies in Bachelor of Business Administration (Accounting) of

University of Macau

for the academic year 2008-09.

A handwritten signature in black ink, appearing to read "Wenyan" or a similar name.

Director, China

This certificate does not denote membership of the ACCA

Association of Chartered Certified Accountants



澳門大學
UNIVERSIDADE DE MACAU

ZHOU ZHAO ZHAO
中國 福建省 三明市
林業科技 推廣中心
周東雄
365000

15 August 2008

Dear ZHOU ZHAO ZHAO (BA503170),

It is my pleasure to inform you that your academic performance during the second semester of the academic year 2007/2008 has earned you the privilege of having your name on the Dean's Honour List.

In each semester, students achieving the best academic results in the Faculty of Business Administration are recognized and awarded with the privilege of being placed on the Dean's Honour List.

I would like to congratulate you on your academic achievement earning you the right to be among the elite students on the Dean's Honour List. I do hope that this honour will serve to motivate you to continue in your pursuance of academic excellence and attain higher goals. Our Faculty is most proud to have fostered elite students such as yourself and we look forward to your further achievements.

Thank you for your attention.

Yours sincerely,

Prof. Michael Joseph Gift
Interim Dean
Faculty of Business Administration



證書

社會工商管理學院會計專業之學生周劍昭，學生證號為
BAS01170，于紀念五四運動八十八周年系列活動之“用心繪和諧”
徵文比賽中，獲得冠軍。

證明
證書

籌委會主席



張遠忠
二零零七年五月四日

澳門特別行政區政府
高等教育輔助辦公室

GOVERNO DA REGIÃO ADMINISTRATIVA ESPECIAL DE MACAU
GABINETE DE APOIO AO ENSINO SUPERIOR

證書

茲證明

澳門大學

周釗昭

於2008年4月12日參加由高等教育輔助辦公室舉辦之國情講座，主題為“全球化與中歐關係”與“祖國五千年文明史及傳統文化”，總課時為4小時。

高等教育輔助辦公室主任

陳伯輝

陳伯輝

二零零八年四月



會計師

澳門註冊會計師公會
Associação de Contabilistas Registrados de Macau
Macau Society of Registered Accountants



This is to certify that

ZHOU ZHAO ZHAO, KIRA

has completed the 3-hour Seminar

**Corporate Governance and Value Creations:
Lessons from the Recent Global Financial Crisis**

on 18 February 2009

Associate Professor in Accounting
Head of Accounting and
Information Management
Faculty of Business Administration

President

Director

University of Macau

Macau Society of
Registered Accountants

CPA Australia
Hong Kong China Division



澳門金融學會
MACAU INSTITUTE OF FINANCIAL SERVICES



澳門註冊會計師公會
Associação de Contabilistas Registrados de Macau
Macau Society of Registered Accountants

茲證明
This is to certify that

周劍昭

於二零一一年十月二十九日
on 29 October 2011

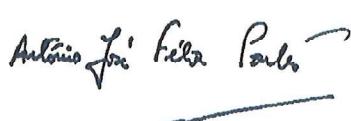
完成共三小時之
has completed the 3 hours Seminar on

「公允價值估價方法」講座
FAIR VALUE ASSESSMENT

主席
Chairman

總經理
General Manager

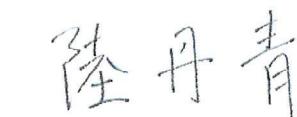
理事長
President



澳門金融學會
Macau Institute of
Financial Services



澳洲會計師公會大中華區分會
CPA Australia – Greater China



澳門註冊會計師公會
Macau Society of
Registered Accountants



第21屆全國青少年
科技創新大賽
CASTIC
MACAU

獎狀

狀

茲頒予

周金召

參加2006年「第21屆全國

青少年科技創新大賽」義工服務，獲最具團隊精神獎，
特此頒發獎狀，以茲鼓勵。

第21屆全國青少年科技創新大賽組委會
2006年8月12日